

DEPARTMENT OF THE TREASURY
Office of the Comptroller of the Currency

12 CFR Part 30

[Docket No. _____]

RIN _____

FEDERAL RESERVE SYSTEM

12 CFR Part 208

[Docket No. R-0766]

FEDERAL DEPOSIT INSURANCE CORPORATION

12 CFR Parts 303, 308, and 364

RIN 3064-AB13

DEPARTMENT OF THE TREASURY

Office of Thrift Supervision

12 CFR Part 570

[Docket No. 96-53]

RIN 1550-AA97

Interagency Guidelines Establishing Standards for Safety and Soundness

AGENCIES: Office of the Comptroller of the Currency, Treasury; Board of Governors of the Federal Reserve System; Federal Deposit Insurance Corporation; and Office of Thrift Supervision, Treasury.

ACTION: Final guidelines.

SUMMARY: The Office of the Comptroller of the Currency (OCC), the Board of Governors of the Federal Reserve System (Board of Governors), the Federal Deposit Insurance Corporation (FDIC), and the Office of Thrift Supervision (OTS) (collectively, the agencies) are amending the Interagency Guidelines Establishing Standards for Safety and Soundness (Guidelines) to include asset quality and earnings standards. The Guidelines were adopted pursuant to section 39 of the Federal Deposit Insurance Act (FDI Act) (12 U.S.C. 1831p-1).

EFFECTIVE DATE: _____

FOR FURTHER INFORMATION CONTACT:

OCC: Emily R. McNaughton, National Bank Examiner (202/874-5170), Office of the Chief National Bank Examiner; David Thede, Senior Attorney (202/874-5210), Securities and Corporate Practices Division; or Mark Tenhundfeld, Senior Attorney (202/874-5090), Legislative and Regulatory Activities Division, Office of the Comptroller of the Currency, 250 E Street, SW, Washington, DC 20219.

Board of Governors: David Wright, Project Manager (202/728-5854), Division of Banking Supervision and Regulation; Gregory A. Baer, Managing Senior Counsel (202/452-3236), Legal Division, Board of Governors of the Federal Reserve System. For the hearing impaired only, Telecommunication Device for the Deaf (TDD), Dorothea Thompson (202/452-3544), Board of Governors of the Federal Reserve System, 20th and C Streets, NW, Washington, DC 20551.

EDIC: Robert W. Walsh, Manager, Planning and Program Development (202/898-6911) or Michael D. Jenkins, Examination Specialist (202/898-6896), Division of Supervision; or Susan VandenToorn, Counsel (202/898-8707) or Nancy L. Alper, Counsel (202/898-3720), Legal Division, Federal Deposit Insurance Corporation, 550 17th Street, NW, Washington, DC 20429.

OTS: William Magrini, Senior Project Manager (202/906-5744), Supervision Policy, Kevin Corcoran, Assistant Chief Counsel (202/906-6962), Teri M. Valocchi, Counsel (Banking and Finance) (202/906-7299), Chief Counsel's Office, Office of Thrift Supervision, 1700 G Street, NW, Washington, DC 20552.

SUPPLEMENTARY INFORMATION:

I. Background

A. Statutory Framework

ATTACHMENT IS AVAILABLE UPON REQUEST

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